

## **Claims Advice for PCS Moves**

### **General Information:**

The military claims system is designed to help soldiers recover for such losses resulting from a government directed PCS move. It is also designed to ensure that the carrier responsible for the loss and damage is held accountable.

### **What should I do before the move?**

#### **Consider whether you need property insurance:**

The first thing to consider is whether you need additional insurance protection. You can either purchase your own insurance or, for moves within the continental United States, you can buy additional insurance protection through the transportation office. If you do not purchase insurance, the Army claims office can only pay the depreciated replacement or repair cost of your lost or damaged items. This is because the relevant claims statute only allows payment for current market value and not full replacement cost. In addition, the claims office has certain maximum amounts payable for specific items; for example, the maximum for stereo equipment is \$1,000 per item and \$4,000 per shipment. If you need more protection, you should consider buying insurance.

Most private insurance contracts will reimburse you only for items lost or destroyed during shipment; they usually will not cover damaged items (items which can be repaired). Some insurance companies provide "full replacement" cost protection; this means that if your ten year old television is destroyed they will pay to replace it with a comparable new television. Each insurance policy is different; it is important to find out if the coverage satisfies your needs before your move.

For moves within the continental United States you can also arrange for two types of insurance through the transportation office. "Option 1" or "higher increased released value" insurance will provide you with a greater dollar amount of protection for individual items. "Option 2" or "full replacement protection" entitles you to the full value of your lost and destroyed items (undepreciated). See your transportation office for more information.

#### **Document your personal property:**

Documenting what you own is perhaps the most important thing to do before your move. Ensure that you save receipts, bills, appraisals, high value item inventories, and other proof of ownership. These important documents should never be shipped with your household goods. Ship them separately or, better yet, hand-carry them. This way, if your entire shipment is lost, your proof of ownership will not be lost as well.

An excellent way to document what you own is to take pictures or videotape of the items in your house immediately before the move demonstrating the extent of your collection. You should videotape the open jewel covers of your compact disks, showing the disks

inside. Pictures and videotapes have an added benefit; not only will they show what you own, but they will also demonstrate the condition of your items.

### **What should I do during the move?**

When the packers arrive to pick-up your household goods, you should be ready for them. You should have already decided what items you want the movers to pack and what items you will hand-carry to your new assignment. It is critical to lock items you plan to hand-carry in a separate room or in your car, where they are not accessible to the movers. It is best to hand-carry small, valuable items such as jewelry, rather than to allow the movers to pack them.

When the movers have finished packing up your household goods and loading them onto the truck, they will present you with an inventory of all of your belongings. You should check this document carefully to ensure that it is accurate. Each line item of the inventory will contain a description of what it is (such as "3.0 cubic foot carton" or "chair"). For items of furniture, preexisting damage will be listed using a code found at the top or bottom of the form (for example "sc, ch - 6, 8, 9" means that the legs and right side of your chair are scratched and chipped). Examine the preexisting damages carefully; if the movers have exaggerated the amount of preexisting damages, you should state your disagreement directly on the inventory, in the "remarks" section directly above your signature. Do not argue with the movers; simply list your disagreement on the form.

### **What should I do after the move?**

Immediately note any missing or damaged items you discover while the movers unpack on the front of the pink DD Form 1840R. If you do not discover a loss or damage at the time of delivery; you are not out of luck. Unlike most civilian moves, where loss and damage must be noted immediately after delivery, Soldiers have 70 days to notify the local claims office of loss and damage. This means that after your household goods have been delivered, you have 70 days to unpack them and note any loss and damage on the reverse side of the pink form (the DD Form 1840R) and submit that form to the claims office.

Thoroughly inspect your items: turn on electrical items to ensure they still operate; open the jewel covers of your compact disks to ensure the disks are still there; check your figurines to ensure they are not chipped. At this point it is sufficient to state the general nature of the damage, such as "stereo - does not work." There is no need to get a repair estimate at this stage.

### **Filing deadline**

You must turn in the reverse side of the pink form (the DD Form 1840R) to your nearest Army claims office within 70 days of the delivery of your household goods. Failure to do so will make it impossible for the claims office to collect from the carrier responsible for your loss. As a result, the claims office invariably will not pay you for any items that you failed to report within 70 days.

When you turn in your DD Form 1840R, the claims office will provide you with forms and information on filing your claim. At this point you will need to get repair estimates and other documentation to substantiate the amount of your loss. You have two years from the date of the original delivery (not from the date you turned in your DD Form 1840R) to file a claim. If you are late in filing your claim the government will not be able to pay you anything.

The Army claims system is designed to help you. However, you also have a responsibility to protect yourself. If you keep proper records of what you own and promptly document damages that occur during the move, you should be able to recover the fair value of your loss. If you have questions, your local transportation office and local claims office can provide the answers.